



04-07-04

Express Mail Label No. ER 162 135 411 US

3629 18

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.

: 09/677,401

Confirmation No. : 3108

Applicant:

: K. Jon Kern et al.

Art Unit : 3629

Filed

: 29 September 2000

Examiner : T.D. Nguyen

TITLE

: LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A  
LOAN OBLIGATION

Docket No.

: 014-040001US

Customer

: 33486

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

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GROUP 3600

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Sir:

The Applicant has received and considered the Office action mailed 3 October 2003.

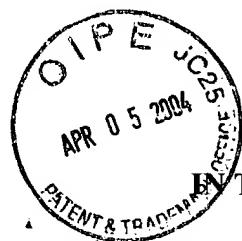
Please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2.

**Remarks/Arguments** discussing the amendments and responding to the Office action begin on page 15.

An **Appendix** including the following items is attached following page 21 of this paper:

- Marked-up copy of the Second Preliminary Amendment, originally filed 17 May 2002
- Declaration of Inventors Under 37 C.F.R. § 1.131 with Exhibits 1-10



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Appl. No. : 09/677,401 Confirmation No. : 3108  
Applicant: K. Jon Kern et al. Art Unit : 3629  
Filed : 29 September 2000 Examiner : T.D. Nguyen  
TITLE : LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A  
LOAN OBLIGATION  
Docket No. : 014-040001US  
Customer : 33486

CERTIFICATE OF MAILING BY EXPRESS MAIL

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The undersigned hereby certifies that the attached

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1. Amendment and Response to Office Action (21 pages);
2. Marked-up copy of Second Preliminary Amendment filed 17 May 2002 (6 pages);
3. Declaration of Inventors Under 37 CFR. § 1.131 with Exhibits 1-10 (54 pages);
4. Transmittal Form (1 page);
5. Fee Transmittal for FY 2004 (1 page) (large entity – in duplicate);
6. Petition for Extension of Time under 37 CFR 1.136(a) (1 page – in duplicate); and
7. Return postcard,

all relating to the above-referenced application were deposited with the United States Postal Service on 5 April 2004 "Express Mail," using the Express Mail label having the number noted at the top of this page and addressed to the Commissioner for Patents at the above address.

5 April 2004  
Date

Adam D. Malmut  
Mailer

Adam D. Malmut  
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PTO/SB/21 (08-03)

Approved for use through 08/30/2003. OMB 0651-0031

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## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	09/677,401
		Filing Date	29 September 2000
		First Named Inventor	K. Jon Kem et al.
		Art Unit	3629
		Examiner Name	T.D. Nguyen
Total Number of Pages in This Submission		Attorney Docket Number	014-040001US

ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input checked="" type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Postcard
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	<input type="checkbox"/> Certificate of Express Mailing
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		

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**GROUP 3600**

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Heimbecher & Assoc., LLC
Signature	<i>David Heimbecher</i> REG. NO. 36,353
Date	5 April 2004

### CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name		
Signature	Date	

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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# FEE TRANSMITTAL for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revision.

Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 950.00)

## Complete if Known

Application Number	09/677,401
Filing Date	29 September 2000
First Named Inventor	K. Jon Kern et al.
Examiner Name	T.D. Nguyen
Art Unit	3629
Attorney Docket No.	014-040001US

PTO/SB/17 (10-03)

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GROUP 8600

APR 1  
2004

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Check  Credit card  Money Order  Other  None

Deposit Account:

Deposit Account Number 502885  
Deposit Account Name HEIMBECHER & ASSOC., LLC

The Director is authorized to: (check all that apply)

Charge fee(s) indicated below  Credit any overpayments  
 Charge any additional fee(s) or any underpayment of fee(s)  
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

## FEE CALCULATION (continued)

### 3. ADDITIONAL FEES

Large Entity	Small Entity
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Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1051 130	2051 65	Surcharge - late filing fee or oath	
1052 50	2052 25	Surcharge - late provisional filing fee or cover sheet	
1053 130	1053 130	Non-English specification	
1812 2,520	1812 2,520	For filing a request for ex parte reexamination	
1804 920*	1804 920*	Requesting publication of SIR prior to Examiner action	
1805 1,840*	1805 1,840*	Requesting publication of SIR after Examiner action	
1251 110	2251 55	Extension for reply within first month	
1252 420	2252 210	Extension for reply within second month	
1253 950	2253 475	Extension for reply within third month	\$950.00
1254 1,480	2254 740	Extension for reply within fourth month	
1255 2,010	2255 1,005	Extension for reply within fifth month	
1401 330	2401 165	Notice of Appeal	
1402 330	2402 165	Filing a brief in support of an appeal	
1403 290	2403 145	Request for oral hearing	
1451 1,510	1451 1,510	Petition to institute a public use proceeding	
1452 110	2452 55	Petition to revive - unavoidable	
1453 1,330	2453 665	Petition to revive - unintentional	
1501 1,330	2501 665	Utility issue fee (or reissue)	
1502 480	2502 240	Design issue fee	
1503 640	2503 320	Plant issue fee	
1460 130	1460 130	Petitions to the Commissioner	
1807 50	1807 50	Processing fee under 37 CFR 1.17(q)	
1806 180	1806 180	Submission of Information Disclosure Stmt	
8021 40	8021 40	Recording each patent assignment per property (times number of properties)	
1809 770	2809 385	Filing a submission after final rejection (37 CFR 1.129(a))	
1810 770	2810 385	For each additional invention to be examined (37 CFR 1.129(b))	
1801 770	2801 385	Request for Continued Examination (RCE)	
1802 900	1802 900	Request for expedited examination of a design application	

Other fee (specify) \_\_\_\_\_

\*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 950.00)

\*\*or number previously paid, if greater; For Reissues, see above

## SUBMITTED BY

(Complete if applicable)

Name (Print/Type)	Reed R. Heimbecher	Registration No. (Attorney/Agent)	36,353	Telephone	303-279-8888
Signature			Date	5 April 2004	

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This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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